

Insurance Commissioner Karen Weldin Stewart Announces Delaware Now Allows Electronic Proof of Auto Insurance

Dover, DE—Insurance Commissioner Karen Weldin Stewart is alerting drivers in Delaware that as of June 25, 2014, Delaware law-enforcement officials will accept proof of auto insurance (insurance ID card) in physical or electronic format. *House Bill 258 w/HA 1* states that law-enforcement will now accept electronic proof of insurance on “a cellular phone or any type of portable electronic device.” While this bill will make it easier for drivers in Delaware to prove that they have the proper insurance coverage, Commissioner Stewart recommends that drivers continue to keep a current physical copy of their insurance ID card in their vehicle at all times.

Commissioner Stewart noted, ***“I applaud the Delaware legislature and Governor Markell for passing and enacting this legislation that will now allow for electronic proof of auto insurance. Delaware is now the 37th state to allow this proof of insurance coverage. However, I suggest that all drivers still keep a physical copy of their current insurance ID card in their vehicle in case your cell phone [or other portable electronic device] has a dead battery or can’t get a signal when you need to show your proof of coverage. Additionally, not all of the states in the region accept electronic proof of auto insurance, including New Jersey, New York and West Virginia. You don’t want to be caught without the proper proof of insurance when traveling.”***

If your insurance company offers an app for your smartphone or

tablet it is probably helpful to download the app. An app can usually make accessing your insurance ID card much easier than logging in to a website which may or may not be 'mobile-friendly'. Apps often don't require you to log-in, whereas a website will usually require you to enter your username and password which you might forget if you don't access that site often. Ultimately, consumers should do what works best for them.

Two additional items in the bill (HB 258) should also be noted: First, the bill states that *"Presentation of proof of insurance in electronic format shall not constitute consent for law enforcement, justice of the peace, or other state officials to access other contents of the cellular phone or other portable electronic device, and shall not expand or restrict authority to conduct a search or investigation."*

Additionally, the bill states, *"Law enforcement officers, justice of the peace, and other state officials shall not be liable for any damage to a cellular phone or portable electronic device resulting from its use to present satisfactory proof of motor vehicle liability insurance coverage."* Commissioner Stewart added, ***"I'm very pleased that the state legislature inserted language in to this bill to protect the privacy of consumers."***

To read the complete bill visit: <http://www.legis.delaware.gov/>, click on "Bill Tracking" and select "House Bill" and enter "258" in to the search field. HB 258 was passed by the Delaware State Legislature on May 15, 2014 and signed in to law by Governor Jack Markell on June 25, 2014.

For more information about automobile insurance visit www.delawareinsurance.gov or call the Delaware Department of Insurance Consumer Services Division at 1-800-282-8611.

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Delaware Department of Insurance: "Protecting Delawareans through regulation and education while providing oversight of the insurance industry to best serve the public."